

*Administration of Barack H. Obama, 2009*

**Remarks at a Democratic National Committee Dinner in New York City**  
*October 20, 2009*

Hello, everybody! Thank you. Thank you so much. Thank you. Please, everybody have a seat. Back to your salads—[*laughter*]*—*or whatever they're serving.

It is good to be back in New York—always great to be in New York. I—for those Yankee fans out there, you're still up 2 to 1. You should be all right. I love this town, and I—want to know how much I appreciate everything that so many of the people in this room have done, not just for me, but for the country as a whole. And there are a lot of folks here who were on the frontlines of our campaign and people who devoted their time and their energy and their reputations to backing some guy nobody had ever heard of. [*Laughter*] I will never forget that. And not a day goes by that I don't think about the obligations that I have as a consequence of this extraordinary honor that's been bestowed on me, the obligation I've got to every American and everybody who put their hopes into a cause that wasn't just about winning an election, but was about changing the country.

Now, it's been 9 months since the Obama family packed up and moved to Washington. And I want to report that Malia and Sasha are doing very well. I got more requests for Malia and Sasha meetings during the photo line than—[*laughter*]*—*you can't afford a fundraiser involving Malia and Sasha. [*Laughter*] I just want you to know. I'm cheap. [*Laughter*] You guys can't afford that.

They are doing great. Michelle is, obviously, an extraordinary First Lady. And we've got Bo, my dog, who—I now rank fourth in influence in the house—[*laughter*]*—*behind Michelle, Malia, and Sasha. I'm slightly ahead of Bo. [*Laughter*] But he's coming on fast. [*Laughter*]

It's important for all of us to remember, I think, what was happening less than a year ago when we walked into the Oval Office, because I notice that there's been a little bit of selective memory going on, some collective amnesia on the part of some folks about what we were facing. We were seeing an economic crisis unlike any that we had seen in generations. We were losing 700,000 jobs per month. Our financial system was on the brink—brink of collapse. Economists of every stripe were suggesting that we might slip into a great depression. That was just 9 months ago.

And think about what we've done since that time. We acted boldly and swiftly to pass a Recovery Act that's made a difference in the lives of families across America. As promised, we put a tax cut in the pockets of 95 percent of working families in America—the most progressive tax cut in history—benefiting 7 million families right here in New York.

We extended and increased unemployment insurance to help 12 million people get by during tough times. That's helped more than a million folks here in New York. We made COBRA 65 percent cheaper so that if people were out there looking for jobs, they could actually still keep health care for themselves and their families.

We provided relief to States, including New York, to make sure that teachers and firefighters and police officers weren't laid off. According to initial reports, this has saved some 250,000 jobs in our schools all across America—250,000 jobs; teachers that would have been laid off had it not been for the Recovery Act. We've supported more than 30,000 loans to small

businesses, including nearly 2,000 in this State, helping to create thousands of private sector jobs.

But the Recovery Act wasn't just about tax cuts; it wasn't just about providing emergency relief for middle class families and working families who bore the brunt of this recession. It was also the largest investment in education in American history. Think about that: The largest investment in education in American history, and one that is promoting reform in States all across the country. It was the largest investment in clean energy in American history. It was the largest boost to medical research and basic research in American history. And it was the single largest investment in our Nation's infrastructure since Eisenhower built the Interstate Highway System in the 1950s, an investment that's putting people to work all across this country rebuilding not just our roads and our bridges and crumbling schools, but also creating a whole new infrastructure, a smart grid to help clean energy travel from where it's produced to where it's needed, broadband lines extending into communities that don't have it.

So that was pretty good for the first month. *[Laughter]* And then we kept on going, and we passed the Lilly Ledbetter Fair Pay Act, because I think women should get paid the same as men for doing the same work. We lifted the ban on stem cell research to begin restoring science to its rightful place in America. We extended health insurance to 11 million children in America, 4 million of whom previously had no insurance at all.

We passed a service bill named for Ted Kennedy, which is encouraging folks to give back to their communities all across the country, expanding Peace Corps and AmeriCorps. We passed legislation to protect consumers from unfair rate hikes and the most comprehensive credit card reform legislation in a generation.

We passed laws to make sure that our children weren't being targeted by big tobacco companies, housing fraud legislation. These were all things that we had been fighting for years that we signed into law in the first 9 months.

And for the first time in history, we've begun to put in place a new national policy aimed at both increasing fuel economy and reducing greenhouse gas pollution for all new cars and trucks sold in the United States.

And while I was in line, I was talking to a few folks who are involved in the environmental movement, and they will affirm—we're not doing this with a lot of fanfare—that we have been as productive in cleaning our environment and focusing on the big challenges having to do with our air and our water as any administration that's been around in a very long time—for decades. If we stop now, if we didn't do anything else for the next 3 months, we would have had one of the most productive legislative sessions in decades already.

Now, that's what we've been able to do at home. I've got a few things going on abroad. *[Laughter]* We've begun a new era of engagement. We're working with our partners to stop the spread of nuclear weapons, to seek the long-term goal of a safer, more secure world that is free of nuclear weapons. We are—we're working in concert with nations on just about every continent to stem our global economic downturn and to confront climate change. We banned torture. We're rebuilding our military. We're reaffirming our alliances. We've begun to leave Iraq to its own people. We've made progress in taking the fight to Al Qaida, from Pakistan to Somalia to Indonesia. And we're making progress there too.

But the reason you're here tonight, the reason I'm here tonight, the reason Tim Kaine is doing such an extraordinary job as our DNC chair, even though he's got another job as Governor of the Commonwealth of Virginia, is because we all know our work is far from over.

There's still far too many Americans who are out of work right now; they're seeing their hours and their wages reduced. There are too many Americans who are subject to the whims of the insurance companies when it comes to their health care, being dropped or discriminated against because they've got a preexisting condition. Too many millions can't afford insurance in the first place.

We know that we still face enormous challenges in this country, and that's not news to you. Lately, there had been some discussion, you know, "What's taking him so long?" Health care seems to—it's been 9 months, we haven't solved world hunger yet. [Laughter] And I try to explain to people, part of what was remarkable about the campaign that we ran was it wasn't easy. That's how we knew it was worth it. We knew we were fighting against the status quo and fighting against inertia. And it took a lot of hard work and a lot of effort and a lot of defying the odds. That was part of what made it special.

And I know you guys didn't sign up for this election because I was a sure thing. And you didn't sign up because you thought that somehow all the fun stuff of the election would just keep on continuing into governing. You know, the poster was nice; we had "Yes we can," nice slogans—[laughter]—but that's not why you did this. You did this because you understood that we were at a crossroads in our history; that the future of our children, our grandchildren, our great-grandchildren was going to be at stake, and that we were going to have to completely rethink how we were dealing with key sectors of our economy and key aspects of our national security.

So you understood that now is the time to build a clean energy economy that will free our Nation from the grip of foreign oil and generate new green jobs in the process, jobs that pay well and can't be outsourced. You understood that now is the time to transform our education system so that every child is prepared to compete in this new global economy, that now was the time to make sure that we put new rules of the road in our financial sector to prevent the kinds of abuse and excess on Wall Street that led us to this crisis. You understood that. And you also understood that the insurance companies and the banks and the oil companies might not be crazy about some of these changes, that they were doing just fine under the status quo. So nobody thought this was going to be easy. We talked about this during the campaign.

While I'm in New York, I want to stress something about this financial reform effort. The financial industry is essential to a healthy economy and to the well-being of our economy. That's why we stepped in to prevent a collapse that would have had far-reaching and devastating consequences for the American people, steps, by the way, that were not wildly popular and still aren't among the American people. But it was the right thing to do.

But we also know we should never again have to face potential calamity because of reckless speculation and deceptive practices and shortsightedness and self-interestedness from a few. So if there are members of the financial industry in the audience today, I would ask that you join us in passing what are necessary reforms. Don't fight them, join us on them.

This is important for our country. And in the long run, it will be good for the financial industry to have a level playing field in which everybody knows the rules and everybody knows that the rules will be enforced, and people are competing not by how confusing you can make things and how you can avoid rules, but competing because you're offering innovative good products that are helping grow the American economy and putting people to work out on Main Street.

When I hear folks who had just been taking taxpayer bailout money suddenly say, "What do you want from me?"—when I hear stories about small businesses and medium-sized businesses not being able to get loans despite Wall Street being back, very profitable, that tells me that people aren't thinking about their obligations, our mutual obligations to each other, the fact that we're in this together.

So what's true for financial reform, what's true for energy reform, is also true for health insurance reform. You know why this is so important. You know if you're an employer, you've seen what's happening to the premiums that you're paying on behalf of your employees; and if you're an employee, you've how your employer is passing on some of those costs to you. Premiums have doubled over the past decade. They could double again in the next decade.

Millions of people in this country have been discriminated against because of preexisting conditions. More and more companies are dropping their coverage; more and more families struggling to pay health care even as insurance out-of-pocket costs rise year after year.

Now, here's the good news. We are closer than we have ever been to passing health insurance reform that will make quality, affordable—[*applause*]*—that will make quality care affordable for people who don't have insurance, and it will bring stability and security to people who do have insurance, and that will slow the skyrocketing costs of health insurance for our families and our businesses, our State and Federal budgets.*

Nothing could be more important in terms of getting our fiscal house in order than finishing the job on health reform. Now, there's still details to be ironed out, still disagreements that we've got to work out, but for the first time, we've passed bills through every committee. They are now starting to be narrowed. There are negotiations taking place. And we've got people who are engaging, even if they don't want to engage, because they're starting to realize it's not a matter of whether; it's a matter of when.

All of the bills that have been passed, despite the various differences, all of them would provide help to millions of people who don't have coverage. Right—understand, 29 million—under the Baucus bill—29 million people who don't have health insurance would now have health insurance, according to the Congressional Budget Office.

All the bills would prevent insurance companies from barring you because of preexisting conditions. All of them would set up an exchange, a framework so that businesses and self-employed individuals could buy in and leverage the fact that there are millions of people as part of a pool so that they can get a better deal.

So we are nearing the finish line. With your help, we are going to cross it. And there are going to be some fierce arguments in the days ahead. That's how it should be. That's how our democracy works. But I want all the Democrats who are in the house—[*laughter*]*—to understand what a profound potential achievement this is and stay focused on the goal line. Sometimes we like to have our little intramural battles; that's fine. The American people desperately need this.*

I want all non-Democrats who may be here or may be watching to know that I believe in a strong and loyal opposition. I believe in a two-party system where ideas are tested and assumptions are challenged. That's how we strengthen our proposals. That's how our democracy works. But what I reject, what I don't have a lot of sympathy for is folks who are just sitting on the sidelines and rooting for failure, whether it's on health care or energy or the economy. What I reject is when some folks suggest that we go back to the policies that got us in the mess in the first place, as if we didn't just go through what we've been going through.

I said this before, last week at a fundraiser: I don't mind cleaning up the mess that some other folks made. That's what I signed up to do. But while I'm there mopping the floor, I don't want somebody standing there saying, "You're not mopping fast enough," or, "You're not holding the mop the right way." [*Laughter*] Grab a mop! Why don't you help clean up?

Everybody in Washington—Democrat, Republican—we all have a responsibility to rise to this occasion, to look past our differences, to recognize that we have to move beyond the failed policies and broken politics that allowed our toughest problems to go unsolved for decades.

When you look at the health care debate, and you've got a whole bunch of Republicans who are saying, "Yeah, we should do this"—except those are all retired Republicans—[*laughter*]—Bob Dole and Bill Frist and—last time I checked, they're not socialist. And they think it's important for us to get this done. That's a model for what everybody needs to be thinking. Roll up our sleeves and help to make this country the kind of country it should be.

In the end, the people I meet across this country, they aren't looking for a lot. They're not looking for government to solve all their problems. They just want a chance to succeed. They're modest hopes: They want a job; they want to be able to get an education. If they've got a good idea, they want to be able to get some financing to start a business. They want to retire with some dignity and respect. They want to be able to send their kids to college. They're asking for the opportunity to make the most of their own lives. That's it. It's the chance every American deserves. That's the American Dream. That's the promise I'm working to fulfill every day.

And at this rare moment in the history, I want you all to know that without your help, I can't do it. Like I said before, what we're trying to do is big, and it's hard. If it was easy, somebody else would have done it. And it now falls to us. And I hope that everybody here is willing to recapture that sense of excitement that comes from a big, but achievable challenge. Not the superficial excitement that comes from election day, but the excitement that comes from knowing we took on something that had to be taken on; we didn't kick the can down the road, and we didn't push it off on somebody else, but instead, we decided we were going to be the generation that puts things on better footing for those coming behind us.

That's what tonight is about. That is what our efforts are about. And if you're willing to stand with me and work with me and occasionally march with me, I'm absolutely confident we're going to get it accomplished.

Thank you very much, everybody. God bless you. God bless the United States of America.

NOTE: The President spoke at 6:21 p.m. at the Mandarin Oriental Hotel. In his remarks, he referred to former Sen. Robert J. Dole; and former Sen. William H. Frist. The transcript was released by the Office of the Press Secretary on October 21. A portion of these remarks could not be verified because the tape was incomplete.

*Categories:* Addresses and Remarks : Democratic National Committee dinner in New York City.

*Locations:* New York, NY.

*Names:* Baucus, Max S.; Dole, Robert J.; Frist, William H.; Kaine, Timothy M.; Obama, Malia; Obama, Michelle; Obama, Natasha "Sasha".

*Subjects:* AmeriCorps; Armed Forces, U.S. : Expansion; Arms and munitions : Nuclear weapons and development :: Nonproliferation efforts; Business and industry : Credit Card

Accountability, Responsibility, and Disclosure Act of 2009; Business and industry : Small and minority businesses; Civil rights : Lilly Ledbetter Fair Pay Act of 2009; Commerce, international : Global financial markets :: Stabilization efforts; Congress : Senate :: Finance Committee; Democratic Party : Democratic National Committee; Economy, national : American Recovery and Reinvestment Act of 2009; Economy, national : Credit markets, stabilization efforts; Economy, national : Financial regulations, modernization efforts; Economy, national : Recession, effects; Economy, national : Strengthening efforts; Education : Global competitiveness; Education : School improvement and renovation; Education : Standards and school accountability; Edward M. Kennedy Serve America Act; Employment and unemployment : Job creation and growth; Employment and unemployment : Job losses; Employment and unemployment : Unemployment insurance; Energy : Alternative and renewable sources and technologies; Energy : Carbon dioxide emissions, reduction; Energy : Energy legislation, proposed; Energy : Foreign sources; Energy : Fuel efficiency standards, strengthening efforts; Energy : Infrastructure and grid improvements; Environment : Climate change ; Family Smoking Prevention and Tobacco Control Act of 2009; Foreign policy, U.S. : Diplomatic efforts, expansion; Health and Human Services, Department of : State Children's Health Insurance Program (SCHIP); Health and medical care : Cost control reforms; Health and medical care : Employer-based health insurance coverage; Health and medical care : Health insurance exchange, proposed; Health and medical care : Health insurance, protection of coverage; Health and medical care : Insurance coverage and access to providers; Health and medical care : Medical research :: Federal Government funding, increase; Housing : Mortgage Reform and Anti-Predatory Lending Act; Iraq : U.S. military forces :: Deployment; New York : Democratic Party events; New York : President's visits; Peace Corps; Science and technology : Broadband technology; Science and technology : Research and development; Science and technology : Stem cell research; Taxation : Tax relief; Terrorism : Al Qaida terrorist group; Terrorism : Terrorists :: Interrogation procedures; Transportation : Highway system, modernization efforts; Treasury, Department of the : Consumer and Business Lending Initiative; Treasury, Department of the : Troubled Asset Relief Program; Virginia : Governor.

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